

Few Credit Cards Serve Purpose, Cut Risk

By REYNOLDS KNIGHT years. Losing a credit card, have a lot of cards. Credit cards offer great convenience, but if you're carrying too many they could become a nuisance. The incidence of missing credit cards—lost and stolen—has been rising in recent years. Losing a credit card is serious because the owner is liable for all charges against it until the issuing company is notified in writing. You can get insurance to guard against this, but it's expensive, particularly if you have a lot of cards. Veteran travelers maintain that if you choose the right type of cards you need only a few. For instance, certain big credit card companies offer an all-purpose worldwide card. This card establishes credit for you anywhere you go. To supplement this it would be wise to obtain a chain hotel card, an airline card and a local bank card which is honored by retailers in your neighborhood. This adds up to just four cards and should be sufficient for your needs. Chain hotel cards are particularly helpful when you're cashing personal checks. Other cards can be used for hotel card usually makes check cashing faster and easier. The use of local bank credit cards has been rising. Some banks not only provide local coverage, but statewide coverage, too. Remember, the fewer cards in your wallet the less chance of losing one.

U.S. CONSUMERS are being threatened with "sharply increased dependence on foreign petroleum supplies." That's the warning of Hein I. Koolsbergen, president of The Oil Shale Corp., who says this prospect is an outgrowth of the federal government's failure as yet to formulate a sound policy permitting competitive development of oil shale resources. A group of important Canadian oil companies now seeks to accelerate production of petroleum from tar sands to achieve a more effective penetration of United States markets in advance of the availability of this country's domestic oil shale supplies. Pointing out that his corporation is part of a joint venture which already has a prototype plant producing oil from shale, Koolsbergen predicts that a commercial oil shale industry will come into being, with or without a government policy. But 85 per cent of the shale oil is in the public domain, and he says the government needs to determine whether private development of oil shale is to be recommended under an appropriate program of leasing that will permit competitive development by companies interested in some of which have no access to reserves. There needs to be discussion between government and industry to arrive at constructive regulations concerning the public interest and removal of governmental barriers that discriminate against this particular petroleum source, Koolsbergen urges.

IT IS ESTIMATED by the Bureau of Public Roads that more than 99 million American cars were licensed at the end of last year, an increase of about 3.4 million over a year earlier. California, with 9.9 million drivers, led the states; New York was second with 7.4 million. Salesmen from one large company can keep abreast of latest information from headquarters by means of a portable tape recorder. The company provides the tape containing the corporate message. Result: paperwork has been cut to a bare minimum.

THE INSTALLATION of central air conditioning systems for private homes is at an all-time high despite the current low level of new housing starts, says an executive of Worthington Corp.'s air conditioning company, a leading manufacturer. The reason, says A. J. Hackl, president of Worthington Air Conditioning Co., is that home owners increasingly are realizing that a central air conditioning system is a long-term investment and that it adds to the resale value of the home. "A summer vacation with the family is usually more expensive than home central air conditioning system," he says. Operating a central system in a normal three-bedroom home all summer averages \$71, a figure that can vary with geographical location, type of construction, personal tastes, etc. One mistaken belief, Hackl says, is that it's cheaper to air condition a home room by room. The company's research has shown that by the time an average three-bedroom home is air conditioned this way the total operating expense is greater than the cost of a central system.

LOOKING for a pickproof lock? There's one that operates magnetically and is said to be the nemesis of burglars. The lock can be opened only with a corresponding magnetic key. If you're a circus fan there is an instrument that looks like a circus band wagon and emits calliope sounds just like the real thing. An electronic wind system produces the calliope sounds with eight pushbuttons is said to automatically regulate its own speed, time the blending and turn itself off when the blend is attained. This "Robot Blender" runs slowly enough to beat egg whites and rapidly enough to liquefy vegetables.



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